

IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (Currently Amended) A dispute handling method for ~~facilitating~~ handling a disputed transaction involving a secondary transaction number, the method comprising the steps of:

receiving a dispute from a first party relating to a transaction involving a secondary transaction number associated with ~~at least one~~ a primary account, wherein the primary account comprises a primary account number and the secondary transaction number is configured to facilitate a plurality of transactions;

retrieving transaction information from a database; and

replacing the primary account number with the secondary transaction number in order to initiate a second party inquiry;

~~wherein the second party inquiry~~ that references only the secondary transaction number.

2. (Currently Amended) The method of claim 1, further comprising the steps of:

determining if a valid approval code is associated with the secondary transaction number; and

charging back to the second party ~~[[the]]~~ an amount of the disputed transaction, if a valid approval code ~~does not exist~~ is not associated with the secondary transaction number.